

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Robert Dmitrovic  
Danielle Nicole Beshore  
Debtors

Case No. 17-02192-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jan 03, 2024

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2024:**

Recip ID	Recipient Name and Address
db	+ Joseph Robert Dmitrovic, 3650 Salt Marsh Circle, Melbourne, FL 32904-8224
jdb	#+ Danielle Nicole Beshore, 3650 Salt Marsh Circle, Melbourne, FL 32904-8224
4938137	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions, LLC. on behalf of USAF Inc, Attn: Bankruptcy Litigation Unit E3149, po box 9430, wilkes-barre, PA 18773-9430
4926174	+ Albright Col, c/o Eastern Revenue, Inc., 601 Dresher Rd Ste 301, Horsham, PA 19044-2238
4926177	+ Andrew E. Callahan, Esquire, 16 Matlack Lane, Villanova, PA 19085-1120
4935442	+ MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
4926173	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4926197	+ Penn Waste, Inc., PO Box 3066, York, PA 17402-0066
4926202	+ Ream, Carr, Markey & Woloshin, LLP, John N. Elliott, Esquire, 119 East Market Street, York, PA 17401-1221
4926205	+ Sprint, PO Box 9004, Renton, WA 98057-9004
4926206	+ Suez Water Pennsylvania, PO Box 371804, Pittsburgh, PA 15250-7804
4935443	+ TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: EDBKNotices@ecmc.org	Jan 03 2024 18:42:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
4926176	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 03 2024 18:43:00	American Honda Finance, PO Box 168088, Irving, TX 75016
4929460	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 03 2024 18:43:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5064686	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 03 2024 18:42:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4926175	^ MEBN	Jan 03 2024 18:39:26	American Coradius International, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244
4926178	+ Email/Text: Bankruptcy@BAMcollections.com	Jan 03 2024 18:43:00	Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
4926179	+ EDI: CAPITALONE.COM	Jan 03 2024 23:42:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4940396	EDI: CAPITALONE.COM	Jan 03 2024 23:42:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4950464	Email/PDF: bncnotices@becket-lee.com	Jan 03 2024 19:02:21	Capital One, N.A., c/o Becket and Lee LLP, PO

4926180	+ EDI: LCIICSYSTEM	Jan 03 2024 23:42:00	Box 3001, Malvern PA 19355-0701
4926183	+ Email/Text: bankruptcydpt@mcmc.com	Jan 03 2024 18:43:00	Cardio Care, LLC, c/o IC Sytems, Inc., 444 Highway 96 East, St Paul, MN 55127-2557
4926184	+ Email/Text: bankruptcy@sw-credit.com	Jan 03 2024 18:43:00	CitiBank, N.A., c/o Midland Funding, PO Box 939069, San Diego, CA 92193-9069
4926185	+ Email/Text: electronicbkydocs@nelnet.net	Jan 03 2024 18:43:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
4926186	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 03 2024 18:42:00	Dept Of Ed/582/Nelnet, Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
4926187	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jan 03 2024 18:43:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
4926172	EDI: IRS.COM	Jan 03 2024 23:42:00	Harrisburg Gast, c/o Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329
4926181	EDI: JPMORGANCHASE	Jan 03 2024 23:42:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4926188	^ MEBN	Jan 03 2024 18:39:30	Chase Card, Attn Correspondence Dept, PO Box 15298, Wilmington, DE 19850
4926189	+ Email/Text: PBNCNotifications@perituservices.com	Jan 03 2024 18:42:00	KML Law Group PC, Attn: Rebecca A. Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4926191	Email/Text: camanagement@mtb.com	Jan 03 2024 18:43:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
4926192	Email/Text: camanagement@mtb.com	Jan 03 2024 18:43:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221
4926190	Email/Text: camanagement@mtb.com	Jan 03 2024 18:43:00	M & T Bank, PO Box 767, Buffalo, NY 14240
4942627	Email/Text: camanagement@mtb.com	Jan 03 2024 18:43:00	M & T Bank, PO Box 844, Buffalo, NY 14240
4953239	+ Email/Text: camanagement@mtb.com	Jan 03 2024 18:43:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
4969036	+ Email/Text: bankruptcydpt@mcmc.com	Jan 03 2024 18:43:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
4926193	+ EDI: NAVIENTFKASMSERV.COM	Jan 03 2024 23:42:00	Midland Funding LLC, Midland Credit Mgmt., Inc. as agent for, Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4926195	Email/Text: bankruptcies@penncredit.com	Jan 03 2024 18:43:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barre, PA 18773-9500
4926200	^ MEBN	Jan 03 2024 18:39:32	Penn Credit, PO Box 988, Harrisburg, PA 17108
4958693	^ MEBN	Jan 03 2024 18:39:39	PPL, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
4926194	Email/Text: joey@rmscollect.com	Jan 03 2024 18:43:00	PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4926196	+ Email/Text: Bankruptcy@BAMcollections.com	Jan 03 2024 18:43:00	Patient First, c/o Receivable Management, Inc., 7206 Hull Road Suite 211, Richmond, VA 23235
4926198	+ Email/Text: Bankruptcy@BAMcollections.com	Jan 03 2024 18:43:00	Penn State Hershey Medical Center, c/o Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
4926199	+ Email/Text: Bankruptcy@BAMcollections.com	Jan 03 2024 18:43:00	Pinnacle Health Emergency, C/O Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
			Pinnacle Health Emergency, c/o Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6943

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4926201	+ EDI: LCIICSYSTEM	Jan 03 2024 23:42:00	Psychiatric Institute of Washi, c/o IC Systems, Inc., 444 Highway 96 East, St Paul, MN 55127-2557
4926204	EDI: AISSPRINT	Jan 03 2024 23:42:00	Sprint, PO Box 629023, El Dorado Hills, CA 95762
4929119	+ Email/Text: electronicbkydocs@nelnet.net	Jan 03 2024 18:43:00	U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
4989828	Email/Text: EDBKNotices@ecmc.org	Jan 03 2024 18:42:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
4950879	EDI: AIS.COM	Jan 03 2024 23:42:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4926208	+ EDI: VERIZONCOMB.COM	Jan 03 2024 23:42:00	Verizon, 500 Technolgy Drive, Suite 500, Weldon Springs, MO 63304-2225
4926207	^ MEBN	Jan 03 2024 18:39:21	Verizon, c/o Debt Recovery Solution, 6800 Jericho Turnpike, Suite 113e, Syosset, NY 11791-4401

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4926182		Chase Card Services, removed per entry #20
4926203		Revenue Collect, NO NEW ADDRESS FOUND PER ENTRY #29

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2024 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 2 Danielle Nicole Beshore gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Joseph Robert Dmitrovic gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com

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James Warmbrodt

on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	Joseph Robert Dmitrovic	Social Security number or ITIN    xxx-xx-7863
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Danielle Nicole Beshore	Social Security number or ITIN    xxx-xx-9455
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    1:17-bk-02192-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Robert Dmitrovic  
aka Joey R. Dmitrovic

Danielle Nicole Beshore  
aka Danielle Dmitrovic

By the  
court:

1/3/24



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**